

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:	Case No. 12-20506CMB
ALIZA M. GUNTANG	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winneccour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/03/2012.
- 2) The plan was confirmed on 05/18/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/26/2012, 01/03/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/24/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,173.53.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$134,645.78
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$134,645.78**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,684.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,784.71**

Attorney fees paid and disclosed by debtor:	\$1,000.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAFES/MIL STAR/EXCHANGE	Unsecured	5,044.00	3,663.21	3,663.21	1,766.31	0.00
ADVANTAGE ASSETS II INC	Unsecured	2,513.00	2,513.35	2,513.35	1,211.89	0.00
ALLIANCE ONE	Unsecured	1,157.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Unsecured	7,942.00	7,942.26	7,942.26	3,829.60	0.00
AMERICAN EXPRESS CENTURION I	Unsecured	1,057.00	1,057.83	1,057.83	497.30	0.00
AMERICAN EXPRESS CENTURION I	Unsecured	5,404.00	5,404.30	5,404.30	2,605.84	0.00
AMERICAN HOME MRTG SVCNG IN	Unsecured	1.00	NA	NA	0.00	0.00
AMERICAN HOME MRTG SVCNG IN	Secured	NA	NA	NA	0.00	0.00
BBNT/BB&T/SCSR 1ST VA BANK SW	Unsecured	1.00	NA	NA	0.00	0.00
BRAZOS HIGHER EDUCATN SVC CO	Unsecured	1,716.11	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	7,337.13	7,337.13	7,337.13	3,537.81	0.00
CHARTWAY FCU	Secured	NA	NA	NA	0.00	0.00
CHARTWAY FCU	Unsecured	1,166.00	NA	NA	0.00	0.00
CHARTWAY FCU	Unsecured	74,515.00	74,514.53	74,514.53	35,929.37	0.00
CHASE HOME FINANCE	Unsecured	148,226.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
CITIBANK NA(*)	Secured	NA	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	62,771.00	NA	NA	0.00	0.00
COLLECT CORP	Unsecured	851.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,878.00	4,878.16	4,878.16	2,352.15	0.00
DIVERSIFIED COLLECTION SERV++	Unsecured	39.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	NA	1,255.39	1,255.39	605.32	0.00
ENHANCED RECOVERY CORP++	Unsecured	77.00	NA	NA	0.00	0.00
GECC/SAMS CLUB++	Unsecured	1,003.00	NA	NA	0.00	0.00
GMAC FINANCIAL NOW ALLY FIN	Secured	NA	NA	NA	0.00	0.00
MIDFIRST BANK SSB*	Secured	128,000.00	126,552.05	0.00	54,879.55	0.00
MIDFIRST BANK SSB*	Secured	0.00	2,807.35	2,807.35	2,807.35	0.00
NCO FINANCIAL SYSTEMS INC(*)	Unsecured	58.00	NA	NA	0.00	0.00
OAK HARBOR CAPITAL LLC	Unsecured	1,552.00	1,552.09	1,552.09	748.39	0.00
ONE WEST BANK FSB	Unsecured	1.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ONE WEST BANK FSB	Secured	NA	NA	NA	0.00	0.00
ONE WEST BANK FSB	Secured	NA	NA	NA	0.00	0.00
ONE WEST BANK FSB	Secured	NA	NA	NA	0.00	0.00
ONE WEST BANK FSB	Secured	NA	NA	NA	0.00	0.00
ONE WEST BANK FSB	Secured	NA	NA	NA	0.00	0.00
ONE WEST BANK FSB	Secured	NA	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	408.00	NA	931.00	931.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	523.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	1.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	820.00	820.24	820.24	385.61	0.00
PREFERRED AUTO CREDIT/PACE	Secured	9,656.05	9,561.81	9,561.81	9,561.81	2,140.68
SLIPPERY ROCK TOWNSHIP (EIT)	Priority	558.92	NA	1,322.00	1,322.00	0.00
SUN TRUST MORTGAGE	Secured	NA	NA	NA	0.00	0.00
SUN TRUST MORTGAGE	Secured	NA	NA	NA	0.00	0.00
SUN TRUST MORTGAGE	Unsecured	1.00	NA	NA	0.00	0.00
TALBOTS	Unsecured	1,162.00	834.08	834.08	392.11	0.00
TATE & KIRLIN ASSOC	Unsecured	1,054.33	NA	NA	0.00	0.00
THE SPINE GROUP	Unsecured	1,211.00	NA	NA	0.00	0.00
WAGE TAX OFFICER	Priority	763.08	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$54,879.55	\$0.00
Mortgage Arrearage	\$2,807.35	\$2,807.35	\$0.00
Debt Secured by Vehicle	\$9,561.81	\$9,561.81	\$2,140.68
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,369.16	\$67,248.71	\$2,140.68
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,253.00	\$2,253.00	\$0.00
TOTAL PRIORITY:	\$2,253.00	\$2,253.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$111,772.57	\$53,861.70	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,784.71</u>
Disbursements to Creditors	<u>\$125,504.09</u>

TOTAL DISBURSEMENTS : **\$132,288.80**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/27/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.